

REMARKS

Please reconsider the claims and the application in view of the remarks below.

Claim Rejections – 35 U.S.C. §112

Claims 1-7 stand rejected under 35 U.S.C. §112, second paragraph, as allegedly being indefinite because the Examiner could not find support for their corresponding structure in the specification. Applicants disagree. The specification in paragraph [0019] of the published application disclose that the personal finance management (PFM) system can be implemented on a personal computer, and/or data processing systems, such as small hand-held/portable computers. Fig. 1 illustrates a personal computer having PFM system capabilities, and Fig. 2 further illustrates the individual computing modules or units of the PFM system executing on the personal computer. Computer processing units and modules fall under structural components.

In response to applicants' previous argument, the Examiner alleges that "the corresponding structure must include specific algorithm or any step-by-step process for performing the claimed functions" of the means language. While not agreeing with the Examiner's allegations, applicants direct the Examiner to paragraphs [0026] – [0031] of the published specification. Each of those paragraphs describes step-by-step process of a component shown in Fig. 2, performing the functions recited in the means plus function language of independent claim 1. For at least the above reasons, applicants believe the means-plus-function recitations of claims 1-7 are fully supported in the specification as originally submitted.

Claim Rejections – 35 U.S.C. §103(a)

Claims 1-21 stand rejected under 35 U.S.C. §103(a) as allegedly being unpatentable over U.S. Patent No. 6,839,687 issued to Dent et al. (“Dent”) in view of U.S. Patent No. 6,032,133 issued to Hilt et al. (“Hilt”) and in further view of U.S. Patent No. 7,200,575 to Hans et al. (“Hans”).

At the outset, applicants believe that Hans is not a proper prior art reference. Hans was filed on Feb. 27, 2001, and has prior publication date of Aug. 29, 2002 and patent date of Apr. 3, 2007. On the other hand, the present application has foreign priority date of Nov. 23, 2000. Thus, under 35 U.S.C. 119, the effective filing date of the present application is Nov. 23, 2000, before the filing date of Hans. For at least that reason, Hans is not a proper reference.

Further, as the Office Action concedes, Dent and Hilt do not disclose or suggest every element claimed in the present application. For at least those reasons, the Examiner has failed to present a proper prima facie case of obviousness.

With respect to the Examiner’s response that applicant’s argue the references individually, applicants respectfully submit that applicants are not arguing the references individually. Rather, as the previous rejections have pointed to specific sections of each reference as allegedly disclosing an element claimed in the present application, applicants are countering those rejections with respect to those cited specific sections of the references, and thus arguing that even if combined the references together do not disclose or suggest all the claimed elements.

This communication is believed to be fully responsive to the Office Action and every effort has been made to place the application in condition for allowance. A favorable Office Action is hereby earnestly solicited. If the Examiner believes a telephone conference might

expedite prosecution of this case, it is respectfully requested that the Examiner call applicant's attorney at (516) 742-4343.

Respectfully submitted,



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